

REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2025
FOR
GARNETHILL HEBREW CONGREGATION

D M McNaught & Co Ltd
Chartered Accountants
166 Buchanan Street
Glasgow
Lanarkshire
G1 2LW

GARNETHILL HEBREW CONGREGATION

CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2025

	Page
Report of the Trustees	1 to 3
Independent Examiner's Report	4
Statement of Financial Activities	5
Balance Sheet	6
Notes to the Financial Statements	7 to 10
Detailed Statement of Financial Activities	11

GARNETHILL HEBREW CONGREGATION

REPORT OF THE TRUSTEES **FOR THE YEAR ENDED 31 AUGUST 2025**

The trustees present their report with the financial statements of the charity for the year ended 31 August 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The objectives of the charity are:

- To advance religion, and in particular to make arrangements for persons of the Jewish faith to participate in public worship and religious ceremonies with Garnethill Synagogue, Glasgow;
- To advance education and culture, and in particular to assist in the provision of religious education within the Jewish faith and foster public appreciation of Jewish history, religion and culture.

In addition, the trustees are required to govern the Synagogue in line with the following objectives;

- To provide, improve and preserve the amenity of the synagogue in conjunction with the Garnethill Synagogue Preservation Trust;
- To provide space for and to facilitate the development of the "Scottish Jewish Archives Centre", which is housed within the synagogue building;
- To provide and maintain burial facilities at The Western Necropolis.

Significant activities

The congregation hold weekly services on Saturday mornings and on Jewish Festivals throughout the year, and also holds services on other occasions including morning worship, communal dinners, weddings and bar mitzvahs.

The congregation welcomes members of the public, both as individuals and in organised groups, and offers an extensive educational programme which is run by volunteers and which is widely supported by schools, colleges and universities in the west of Scotland.

Volunteers

The charity utilises a number of volunteers in addition to the Executive, who assist in the organisation of religious services, fundraising, providing access to the Synagogue for educational visits and social functions, and supervision of the cemetery.

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

In conjunction with the Scottish Jewish Archives Centre (SJAC), which is housed within Garnethill Synagogue, GHC provide access to the Synagogue for university students who carry out research projects.

International visitors coming to Glasgow are made welcome at our Shabbat services on Saturday mornings.

FINANCIAL REVIEW

Principal funding sources

The charity's principal funding source is contributions from members of the synagogue, as well as donations from the public and from social events held within the synagogue.

Reserves policy

With the restructuring of the charity, in conjunction with the creation of Garnethill Synagogue Preservation Trust, our reserves policy is still currently under review.

GARNETHILL HEBREW CONGREGATION

REPORT OF THE TRUSTEES **FOR THE YEAR ENDED 31 AUGUST 2025**

FUTURE PLANS

The charity has been collaborating with Garnethill Synagogue Preservation Trust re its five year maintenance programme and will now be involved in a new ten year managed maintenance programme. The charity will also assist the Trust and the Archives with the current funding application to the Heritage Lottery Fund in connection with the development of a Scottish Jewish Heritage Centre within Garnethill Synagogue.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Recruitment and appointment of new trustees

The charity has an Executive of seven trustees as set out in the Constitution. New trustees will be nominated from the synagogue's congregation as and when an existing trustee resigns from his/her role.

Organisational structure

The charity can have a maximum Executive of seven trustees as a result of an amendment to the GHC Constitution implemented at the AGM held on 12th January 2014. The Executive meets a minimum of six times each year as required by the Constitution.

Induction and training of new trustees

The induction process for any newly appointed trustee comprises the following:

- An introductory letter is sent to the trustee, which outlines the work of the executive;
- A copy of the constitution is given to the new trustee, which outlines the responsibilities of the trustees;
- A copy of all council meeting minutes is provided for the year in which the new trustee was appointed.

Wider network

Members of the Congregation are regular participants in the Glasgow "Doors Open Day" and other events. In the year under review the Synagogue welcomed several hundred visitors for "Doors Open Day" and events associated with the Commonwealth Games. A very successful concert was held benefitting the wider community.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

SC010788

Principal address

129 Hill Street
Glasgow
G3 6UB

Trustees

Dr S Siegel	Chairperson	
Mr G Marks	Treasurer	
Mr J Conn	Executive Member	
Mrs R Wright	Executive Member	(resigned 26/1/2025)
Mr S Kaye	Executive Member	
Mr P Edlin	Executive Member	
Dr L Schmulian	Executive Member	
Mrs S Shapiro	Secretary	

GARNETHILL HEBREW CONGREGATION

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 AUGUST 2025

REFERENCE AND ADMINISTRATIVE DETAILS

Independent Examiner

D M McNaught & Co Ltd

Chartered Accountants

166 Buchanan Street

Glasgow

Lanarkshire

G1 2LW

Approved by order of the board of trustees on 22 December 2025 and signed on its behalf by:

Gary Marks

Mr G Marks - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
GARNETHILL HEBREW CONGREGATION**

I report on the accounts for the year ended 31 August 2025 set out on pages five to ten.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity's trustees consider that the audit requirement of Regulation 10(1)(a) to (c) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under Section 44(1)(c) of the Act and to state whether particular matters have come to my attention.

Basis of the independent examiner's report

My examination was carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In connection with my examination, no matter has come to my attention :

- (1) which gives me reasonable cause to believe that, in any material respect, the requirements
 - to keep accounting records in accordance with Section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
 - to prepare accounts which accord with the accounting records and to comply with Regulation 8 of the 2006 Accounts Regulations

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Stuart McBean

Stuart A. McBean, BAcc CA
The Institute of Chartered Accountants of Scotland

D M McNaught & Co Ltd
Chartered Accountants
166 Buchanan Street
Glasgow
Lanarkshire
G1 2LW

22 December 2025

GARNETHILL HEBREW CONGREGATION

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 AUGUST 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		30,841	-	30,841	25,820
Charitable activities					
Charitable activities		<u>47,352</u>	<u>-</u>	<u>47,352</u>	<u>47,966</u>
Total		<u>78,193</u>	<u>-</u>	<u>78,193</u>	<u>73,786</u>
EXPENDITURE ON					
Charitable activities					
Charitable activities		<u>77,775</u>	<u>-</u>	<u>77,775</u>	<u>85,309</u>
NET INCOME/(EXPENDITURE)		418	-	418	(11,523)
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>169,793</u>	<u>-</u>	<u>169,793</u>	<u>181,316</u>
TOTAL FUNDS CARRIED FORWARD		<u>170,211</u>	<u>-</u>	<u>170,211</u>	<u>169,793</u>

The notes form part of these financial statements

GARNETHILL HEBREW CONGREGATION

BALANCE SHEET
31 AUGUST 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
FIXED ASSETS					
Tangible assets	4	86,700	-	86,700	86,700
CURRENT ASSETS					
Debtors	5	37,955	-	37,955	340
Cash at bank		<u>130,875</u>	<u>-</u>	<u>130,875</u>	<u>130,170</u>
		168,830	-	168,830	130,510
CREDITORS					
Amounts falling due within one year	6	(85,319)	-	(85,319)	(47,417)
		<u>83,511</u>	<u>-</u>	<u>83,511</u>	<u>83,093</u>
NET CURRENT ASSETS					
		<u>170,211</u>	<u>-</u>	<u>170,211</u>	<u>169,793</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>170,211</u>	<u>-</u>	<u>170,211</u>	<u>169,793</u>
NET ASSETS		<u>170,211</u>	<u>-</u>	<u>170,211</u>	<u>169,793</u>
FUNDS	7				
Unrestricted funds				<u>170,211</u>	<u>169,793</u>
TOTAL FUNDS				<u>170,211</u>	<u>169,793</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 22 December 2025 and were signed on its behalf by:

Gary Marks

Mr G Marks - Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities and Trustee Investment (Scotland) Act 2005. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Silverware and scrolls are carried at current market values. No depreciation is recognised as the assets should not diminish in value over time.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 August 2025 nor for the year ended 31 August 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 August 2025 nor for the year ended 31 August 2024.

GARNETHILL HEBREW CONGREGATION

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 AUGUST 2025

3. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	25,820	-	25,820
Charitable activities			
Charitable activities	<u>47,966</u>	<u>-</u>	<u>47,966</u>
Total	<u>73,786</u>	<u>-</u>	<u>73,786</u>
EXPENDITURE ON			
Charitable activities			
Charitable activities	<u>85,309</u>	<u>-</u>	<u>85,309</u>
NET INCOME/(EXPENDITURE)	(11,523)	-	(11,523)
RECONCILIATION OF FUNDS			
Total funds brought forward	<u>181,316</u>	<u>-</u>	<u>181,316</u>
TOTAL FUNDS CARRIED FORWARD	<u>169,793</u>	<u>-</u>	<u>169,793</u>

4. TANGIBLE FIXED ASSETS

	Scrolls £	Silverware £	Totals £
COST			
At 1 September 2024 and 31 August 2025	<u>31,700</u>	<u>55,000</u>	<u>86,700</u>
NET BOOK VALUE			
At 31 August 2025	<u>31,700</u>	<u>55,000</u>	<u>86,700</u>
At 31 August 2024	<u>31,700</u>	<u>55,000</u>	<u>86,700</u>

5. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Members contributions outstanding	37,464	-
Other debtors	<u>491</u>	<u>340</u>
	<u>37,955</u>	<u>340</u>

GARNETHILL HEBREW CONGREGATION

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 AUGUST 2025

6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Other creditors	<u>85,319</u>	<u>47,417</u>

7. MOVEMENT IN FUNDS

	At 1.9.24	Net movement in funds	At 31.8.25
	£	£	£
Unrestricted funds			
General Fund	169,793	418	170,211
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>169,793</u>	<u>418</u>	<u>170,211</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General Fund	78,193	(77,775)	418
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>78,193</u>	<u>(77,775)</u>	<u>418</u>

Comparatives for movement in funds

	At 1.9.23	Net movement in funds	At 31.8.24
	£	£	£
Unrestricted funds			
General Fund	181,316	(11,523)	169,793
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>181,316</u>	<u>(11,523)</u>	<u>169,793</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General Fund	73,786	(85,309)	(11,523)
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>73,786</u>	<u>(85,309)</u>	<u>(11,523)</u>

GARNETHILL HEBREW CONGREGATION

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 AUGUST 2025

7. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.9.23 £	Net movement in funds £	At 31.8.25 £
Unrestricted funds			
General Fund	181,316	(11,105)	170,211
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>181,316</u>	<u>(11,105)</u>	<u>170,211</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General Fund	151,979	(163,084)	(11,105)
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>151,979</u>	<u>(163,084)</u>	<u>(11,105)</u>

8. RELATED PARTY DISCLOSURES

During the year £25,000 (2024 - £27,500) was donated by the charity to Garnethill Synagogue Preservation Trust, in respect of regular contributions towards the upkeep and maintenance of the synagogue.

Garnethill Synagogue Preservation Trust is a registered Scottish charitable company, which owns the synagogue and has numerous Trustees in common with Garnethill Hebrew Congregation.

GARNETHILL HEBREW CONGREGATION

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 AUGUST 2025

	2025	2024
	£	£
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations and social contributions	30,841	25,820
Charitable activities		
Annual contributions	35,270	35,925
Gift aid	<u>12,082</u>	<u>12,041</u>
	<u>47,352</u>	<u>47,966</u>
Total incoming resources	78,193	73,786
EXPENDITURE		
Support costs		
Management		
Insurance costs	1,098	1,123
Ministers fees	15,535	16,500
Postage and stationery	1,348	1,328
Catering costs	6,779	7,916
Sundries	4,052	3,086
Repairs and maintenance	1,616	2,810
Caretaking and cleaning	20,079	17,412
Affiliation fees	316	1,427
Unpaid memberships	782	5,037
Donations to GSPT	<u>25,000</u>	<u>27,500</u>
	76,605	84,139
Governance costs		
Accountancy fees	<u>1,170</u>	<u>1,170</u>
Total resources expended	<u>77,775</u>	<u>85,309</u>
Net income/(expenditure)	<u>418</u>	<u>(11,523)</u>

This page does not form part of the statutory financial statements